### How do I get this Prescription Drug Coverage?

You may sign up for a prescription drug plan starting on November 15, 2005.

If you sign up by December 31, 2005 your coverage will start on January 1, 2006.

<u>Please note</u>: If you sign up <u>after</u> December 31, 2005, your coverage will start the month after you sign up.

Remember you must join a plan if you want to get this coverage.

Joining will help you get the medicines you need now and in the future.



# Important Dates for Medicare Prescription Drug Coverage:

#### October 2005

Medicare & You handbook with more information on how to sign up.

November 15, 2005 Sign up starts.

January 1, 2006
Coverage starts for those who signed up by December 31, 2005.

### May 15, 2006

Last day to sign up in 2006.

Remember to join by this date or you will have to wait until

November 15, 2006 to join and you may pay higher premiums.









# Prescription drug coverage is available for <u>all</u> people in Medicare.

Sign up starts on November 15, 2005

## Look inside for answers to these three questions:

- What does the Medicare Prescription Drug Coverage do for me?
- How do I get this Prescription Drug Coverage?
- How do I sign up?

### What does the Medicare Prescription Drug Coverage do for me?

- ✓ It provides you with insurance coverage for prescription drugs.
- ✓ It pays for both brand name and generic drugs.
- ✓ It offers a choice of plans.

As with other types of insurance, your monthly premium and out of pocket costs may be different in different plans.



### How do I sign up?

In October 2005, you will receive more information from plans in your area.

This information will help you:

- Check if your prescription drugs are covered in the new plans.
- Find out which pharmacies the drug plans in your area use to make sure they are convenient.
- Determine if the monthly fees work for you.

All these things are important to help you choose a plan.



### Next steps to pick a plan that works for you.

Sign up starts on November 15, 2005.

Sign up by December 31, 2005 to get coverage beginning January 1, 2006.

May 15, 2006 is the last day to sign up for coverage in 2006.

For more information visit www.medicare.gov or call toll free 1-800-MEDICARE (1-800-633-4227)

